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## In the Claims:

1 - 87. (Cancelled)

88. (Withdrawn) A method of pre-paid Internet access, comprising:

accessing an Internet using an anonymous prepaid account, which access deducts from a balance of said account; and

performing one or more activities not directly related to an issuer of said account and at most indirectly related, while connected to said Internet, which activities incidentally modify said balance additionally to said accessing, which activities are other than a requesting by an accessor of said account to transfer funds to said account from another account.

- 89. (Withdrawn) A method according to claim 88, wherein said one or more activities increase said balance.
- 90. (Withdrawn) A method according to claim 89, wherein said one or more activities comprise accessing a particular site.
- 91. (Withdrawn) A method according to claim 89, wherein said one or more activities comprise replying to a questionnaire.
- 92. (Withdrawn) A method according to claim 89, wherein said one or more activities comprise providing personal identifying information.

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- 93. (Withdrawn) A method according to claim 89, wherein said one or more activities comprise requesting a service and wherein said balance is increased responsive to said service not being performed in a satisfactory manner.
- 94. (Withdrawn) A method according to claim 93, wherein comprising automatically determining, using a computer, if said service is performed satisfactory.
- 95. (Withdrawn) A method according to claim 94, wherein said service comprises a search and wherein satisfactory service comprises receiving suitable search results.
- 96. (Withdrawn) A method according to claim 89, wherein said one or more activities comprise viewing an advertisement.
- 97. (Withdrawn) A method according to claim 88, wherein said one or more activities decrease said balance.
- 98. (Withdrawn) A method according to claim 97, wherein said one or more activities comprise purchasing a physical item on the Internet.
- 99. (Withdrawn) A method according to claim 97, wherein said one or more activities comprise purchasing a service on the Internet.
- 100. (Withdrawn) A method according to claim 97, wherein said one or more activities comprise downloading software.
- 101. (Withdrawn) A method according to claim 97, wherein said one or more activities comprise posting an advertisement.

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102. (Withdrawn) A method according to claim 97, wherein said one or more activities comprise retrieving information from an information providing service.

103. (Withdrawn) A method according to claim 97, wherein an accessor of said Internet using said account is queried for conformation before at least one of said activities cause a charge deduction.

104. (Withdrawn) A method according to claim 97, wherein said Internet connection is mediated by a pre-paid server and wherein said pre-paid server transfers funds to pay for at least one of said one or more activities.

105. (Withdrawn) A method according to claim 88, wherein said one or more activities include activities which increase said balance and activities which decrease said balance and wherein said increasing activities and said decreasing activities cancel each other out, at least in part.

106. (Withdrawn) A method according to claim 88, wherein said balance is constrained to remain positive.

107. (Withdrawn) A method according to claim 88, wherein said balance is allowed to become negative.

108. (Withdrawn) A method according to claim 88, wherein a deduction responsive to said access is dependent on a quality of service of said connection.

109. (Withdrawn) A method according to claim 108, wherein said quality of service comprises a bandwidth.

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- 110. (Withdrawn) A method according to claim 108, wherein said quality of service comprises a response time.
- 111. (Withdrawn) A method according to claim 108, wherein said quality of service comprises an image quality.
- 112. (Withdrawn) A method according to claim 108, wherein said quality of service comprises a measure of advertising included in said Internet access.
- 113. (Withdrawn) A method according to claim 108, wherein said quality of service is a predefined quality of service.
- 114. (Withdrawn) A method according to claim 108, wherein said quality of service is an actual quality of service.
- 115. (Withdrawn) A method according to claim 88, wherein said access to said Internet is anonymous.
- 116. (Withdrawn) A method according to claim 88, wherein a user name is associated with said account after said account is used for a first time.
- 117. (Withdrawn) A method according to claim 88, wherein an e-mail address is associated with said account.
- 118. (Withdrawn) A method according to claim 88, comprising presenting a balance of said account to said user, while said user performs said one or more activities.

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- 119. (Withdrawn) A method according to claim 88, comprising limiting access to said Internet responsive to limitation information associated with said account.
- 120. (Withdrawn) A method according to claim 119, wherein said information is associated with said account after said account is first used.
- 121. (Withdrawn) A method according to claim 88, wherein said account has a virtual personality associated therewith.
- 122. (Withdrawn) A method according to claim 121, wherein said accessing is modified responsive to said virtual personality.
- 123. (Withdrawn) Apparatus comprising:
  - a computer; and
- a storage media having software stored thereon, wherein said software supports said accessing and said modifying said account according to claim 88.
- 124. (Withdrawn) A method of maintaining pre-paid account, comprising:

providing a first pre-paid Internet access account associated with personalized information;

providing a second pre-paid card; and transferring at least a part of a balance between the account and the card.

125. (Withdrawn) A method of Internet access, comprising:

detecting a connection request, by a connection server;

automatically selecting, by the connection server, an ISP (Internet Service Provider), from a plurality of available providers, for the connection; and automatically performing the connection using the automatically selected ISP.

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126. (Withdrawn) A method according to claim 125, wherein said connection server is implemented on a computer used to connect to the Internet.

127. (Withdrawn) A method according to claim 125, wherein said connection server is implemented on a computer other than one used to connect to the Internet.

128. (Withdrawn) A method of Internet connection, comprising:

dialing up an Internet access number, to start a session:

selecting an ISP (Internet Service Provider) after said dialing;

indicating said selected ISP during said session;

connecting to the Internet after said indicating, using said elected ISP; and

deducting for said connection from a pre-paid account, said account being independent

of said elected ISP.

129. (Withdrawn) A method according to claim 128, comprising automatically presenting, by a connection server, to a user a selection of suitable ISPs, for said selecting.

130. (Withdrawn) A method according to claim 128, wherein said session is not an Internet session.

131. (Currently Amended) A method of Internet billing, comprising:

allowing enabling a user computer to access to a plurality of Internet sites <u>each of</u> which is a product provider of a product or value activity for purchase by a user via a cost server at which the respective user has established a pre-paid user account in a given authorized amount, using an Internet interaction protocol, which access does not require additional actions beyond selecting a URL (Uniform Resource Locator) by a user;

tracking said access <u>of each respective user</u> to each said Internet <u>product provider</u> site <u>and obtaining information as to a value amount said user has requested to purchase at each</u>

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## said Internet product provider site; and

generating a debit <u>for each respective user against the authorized amount of the pre-paid user account established at the cost server for said user according to the information obtained in said tracking, wherein said debit accumulates charges at a different rate for each said accessed <u>Internet product provider</u> site <u>according to the value amount said user has requested to purchase</u>.</u>

132. (Cancelled)

133. (Previously Presented) A method according to claim 131, comprising presenting an indication responsive to said debit to said user during said access.

134. (Previously Presented) A method according to claim 131, wherein said cost server is connected to via the Internet.

135. (Withdrawn) A method of pre-paid access, comprising:

providing a pre-paid account;

connecting to an Internet, debiting said account for said connection at a debit rate; and modifying said rate responsive to a quality of service for said connection.

136. (Withdrawn) A method according to claim 135, wherein said quality of service is requested by a user of said account.

137. (Withdrawn) A method according to claim 135, wherein said quality of service is determined based on parameters of the actual connection.

138. (Withdrawn) A method of configuring a computer, comprising:

connecting to an Internet, using an arbitrary computer;

downloading from the Internet a virtual personality; and

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automatically updating the arbitrary computer using the virtual personality, to be configured as indicated by said personality.

139. (Withdrawn) A method according to claim 138, wherein automatically updating comprises automatically updating a source e-mail address in an e-mail program on the arbitrary computer.

140. (Withdrawn) A method according to claim 138, wherein automatically updating comprises configuring production software program on said computer responsive to said download.

141. (Withdrawn) A method according to claim 140, wherein said production software comprises a word processor.

142. (Withdrawn) A method of placing an advertisement using a pre-paid advertising account, comprising:

slotting advertisements in available advertising slots in an Internet; charging said slotting to said pre-paid account; and

controlling, by a user, an actual presentation of said advertising responsive to a real-time status of said account.

143. (Withdrawn) A method according to claim 142, wherein said user chooses said slots.

144. (Withdrawn) A method according to claim 142, wherein said controlling comprises modifying a targeting of said advertisements.

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145. (Withdrawn) A method according to claim 142, wherein said controlling comprises modifying an exposure rate of said advertisements.

## 146. (Withdrawn) Software for WWW site construction, comprising:

a user input unit for receiving requests from a user;

a personality receiving unit for receiving a virtual personality associated with said user;

a selection display unit for selecting options to said user, which selections are displayed responsive to said received virtual personality, and which user input is used to select from said selections; and

a site constructor which generates a portion of said site responsive to selections by a user.

## 147. (Withdrawn) A method of WWW site maintenance, comprising:

determining a current virtual personality of a user associated with a particular WWW site; and

modifying a presentation of said site responsive to said determined virtual personality.

- 148. (Withdrawn) A method according to claim 147, wherein said modifying comprises modifying display files.
- 149. (Withdrawn) A method according to claim 147, wherein said modifying comprises modifying a behavior of active components associated with said site.
- 150. (Withdrawn) A method according to claim 147, wherein said modifying comprises replacing display files.

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151 - 155. (Cancelled)

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- 156. (Withdrawn) A method of manipulating a pre-paid card, comprising:
  receiving an anonymous pre-paid account;
  associating personal information with said account; and
  interacting with an Internet using said account, which interaction is modified
  by said personal information.
- 157. (Withdrawn) A method according to claim 156, wherein said personal information comprises a user identification.
- 158. (Withdrawn) A method according to claim 156, wherein said personal information comprises at least one limitation on said card.
- 159. (Withdrawn) A method according to claim 158, wherein said at least one limitation comprises a limitation on cost expenditure using said account.
- 160. (Withdrawn) A method according to claim 158, wherein said at least one limitation comprises a limitation on accessing certain sites.
- 161. (Withdrawn) A method according to claim 156, wherein said personal information comprises a virtual personality.
- 162. (Withdrawn) A method according to claim 156, wherein said interaction modifies a balance of said account.
- 163. (Withdrawn) A method according to claim 156, wherein said personal information comprises a storage location on a computer connected to said Internet.

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164. (Withdrawn) A method according to claim 156, wherein said interaction comprises accessing the Internet.

165. (Withdrawn) A method according to claim 156, wherein said pre-paid account is limited to purchasing information.

166. (Withdrawn) A method according to claim 156, wherein said pre-paid account is limited to purchasing advertising.

167. (Withdrawn) A method of calculating a pre-paid account balance, comprising:

deducting from said account responsive to activities charged to said account, which activities include an interaction with an Internet;

determining a quality of said activity; and

adding to said account responsive to said determined quality, if said quality is deemed unsatisfactory.

168. (Withdrawn) A method of doing business, comprising:

producing a plurality of pre-paid cards for interacting with the Internet and purchasing over the Internet; and

selling said cards to individual customers.

169. (Withdrawn) A method according to claim 168, wherein said cards are associated with accounts for accessing the Internet.

170. (Withdrawn) A method according to claim 168, wherein said cards are associated with accounts for purchasing advertisements.

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171. (Withdrawn) A method according to claim 168, wherein said cards are associated with accounts for purchasing information.

172. (Withdrawn) A configurable computer, comprising:

a computer having production software stored in association therewith; software loaded on said computer, which software configures said production software to match a user, responsive to personalization information provided by said user;

usage tracking software for charging for the use of said computer; and a data port for providing said personalization information by said user.

173. (Withdrawn) A computer according to claim 172, wherein said data port comprises an Internet connection.

174. (Withdrawn) A computer according to claim 172, wherein said data port comprises a connection to a portable computer.

175. (Withdrawn) A method of satisfaction guarantee, comprising: performing an activity over an Internet using an anonymous prepaid account; providing an indication that said activity was unsatisfactory; and receiving a refund to said pre-paid account, responsive to said indication.

176. (Withdrawn) A method according to claim 88, wherein deductions from said account are in small denominations.

177. (Withdrawn) A method according to claim 88, wherein deductions from said account are in denominations selected from a small set of denomination values.

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178. (Withdrawn) A method according to claim 125, comprising pre-purchasing a plurality of connections for providing said available ISPs.

179. (Withdrawn) A method according to claim 125, comprising deducting for said connection from a pre-paid account, said account being independent of said selected ISP.

180. (Previously Presented) A method according to claim 131, wherein the cost server is credited by one of a pre-paid card, credit card or a bank account.

181. (Previously Presented) A method according to claim 131, wherein the debit is responsive to one of accessing a site, provided information, purchase of a product or a purchase of a service.

182. (Previously Presented) A method according to claim 131, wherein involuntary information is presented to the user responsive to connecting the cost server.

183. (Previously Presented) A method according to claim 131, wherein the cost server comprises a provider of one of a product or a service.

184. (Previously Presented) A method according to claim 131, wherein the cost server is integrated with a provider of one of a product or a service.

185. (Previously Presented) A method according to claim 131, wherein the cost server is associated with a provider of one of a product or a service.

186. (Previously Presented) A method according to claim 131, wherein the debit is generated in a plurality of discrete amount elements.

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187. (Previously Presented) A method according to claim 131, wherein the cost server comprises a clearinghouse for at least one of converting or transferring funds.

188. (Previously Presented) A method according to claim 131, wherein the cost server transfers funds to electronic accounts.

189. (Previously Presented) A method according to claim 131, wherein the cost server transfers taxes to an official authority.

190. (Previously Presented) A method according to claim 131, wherein the internet access quality is degraded responsive to a critical low debit level.

191. (Previously Presented) A method according to claim 190, wherein the quality comprises at least one of a access time, response time, memory allocation, graphic quality, features, services and number of advertisements.

192. (Previously Presented) A method according to claim 131, wherein the rate is at least one of flat rate, per use, rate per number of page accesses, rate per download count, rate per download bandwidth, rate per new page accessed, rate per time, rate per bandwidth or rate per data speed.

193. (Previously Presented) A method according to claim 131, wherein the rate is based on at least one of the number of access times, access periodicity, access latency, time of day, connection bandwidth, connection difficulty, popularity of the accessed site, promotion paid for accessing the site, subsidy to the accessed site, consent to view advertisements, the size or screen area thereof or quality of service.

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194. (Previously Presented) A method according to claim 131, wherein the rate is related to the user.

195. (Previously Presented) A method according to claim 132, wherein the account is credited with bonus points responsive to the user activity.

196. (Previously Presented) A method according to claim 195, wherein the user activity comprises at least one of supplying information, exposure to advertisement, responding to an advertisement, initiating an advertisement or initiating a questionnaire.

197. (Previously Presented) A method according to claim 195, wherein the bonus points are limited to specific expenditure.

198. (Previously Presented) A method according to claim 197, wherein the expenditure is at least one of using a service, receiving a gift or responding to information.

199. (Previously Presented) A method according to claim 195, wherein the bonus points are used for at least one of an extra service, increased access functionality, increased quality of a service or increased amount of a service.

200. (Previously Presented) A method according to claim 132, wherein the account is credited responsive to the quality of service provided to the user.

201. (Previously Presented) A method according to claim 132, wherein the account is a particular sub-account.

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202. (Previously Presented) A method according to claim 133, wherein presenting is

responsive to a critical low debit level.